

REMARKS

Reconsideration and allowance are respectfully requested in view of the following remarks.

By this amendment, claims 1-5, 8 and 15 are amended. No new matter has been added. Accordingly, claims 1-20 are pending in the present application.

Claim Rejections Under 35 U.S.C. § 103

Claims 1-20 are rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Aiyama (U.S. Patent No. 7,075,666, hereinafter "Aiyama") in view of Berson et al. (U.S. Patent No. 6,938,154, hereinafter "Berson") and further in view of Mori (U.S. Patent No. 6,338,048, hereinafter "Mori").

For clarification, claim 1 is amended to recite an information processing method comprising the steps of:

receiving at a processing system, through a network, data including both processing data to be information-processed and electronic money data of an electronic money issuer including an amount of issued electronic money that is necessary for payment for information processing of said processing data and information on the electronic money issuer for determining whether the electronic money data is valid, wherein the processing data and the electronic money data are attached together, and wherein the issued electronic money has been determined to be exchangeable with actual currency by a payment institution;

making a request, by said processing system, to determine whether the received electronic money data is valid or not;

determining, by said processing system, whether a received result of electronic money validation corresponds to the processing data; and

when the received electronic money data is confirmed to be valid and the received result of electronic money validation is confirmed to correspond to the processing data, automatically starting the processing of the processing data to be information-processed, at said processing system.

Aiyama, Berson and Mori, whether considered individually or in combination, do not disclose every feature of claim 1.

Aiyama discloses a charge collector that receives a credit card number from an image formation apparatus, and determines whether the credit card number is valid. See col. 7, lines 1-3. If it is valid, the charge collector responds with a print permission. See col. 7, lines 3-4. If it is not valid, the charge collector responds with a print refusal. See col. 7, lines 4-5. Aiyama discloses that the charge collection is not limited by the method of using a credit card, and that an electronic money system can be used.

The Examiner seems to consider that the credit card number received at the charge collector disclosed in Aiyama corresponds to the claimed electronic money data received at the processing system, and that the determination whether a credit card number is valid as disclosed in Aiyama, corresponds to the claimed step of making a request to determine whether the received electronic money data is valid. See Office Action: page 3, the second and third full paragraphs. Applicant respectfully disagrees.

According to the exemplary embodiments of the present invention, it is determined that electronic money is exchangeable with actual currency by a payment institution before the electronic money is issued. See, for example, paragraphs 0029 and 0030 of the specification. The credit card number received at the charge collector in Aiyama cannot be considered as corresponding to the claimed electronic money data received at the processing system, at least because the claimed electronic money data includes an amount of issued electronic money, wherein the issued electronic money has been determined to be exchangeable with actual

currency by a payment institution. Whereas, the credit card number submitted to the charge collection as disclosed in Aiyama, which allegedly corresponds to the electronic money data received at the processing system, is merely an account number, and does not contain information on an amount of issued electronic money that has been determined to be exchangeable with actual currency by a payment institution. Therefore, the credit card number received at the charge collector in Aiyama does not correspond to the claimed electronic money data received at the processing system.

Aiyama touched upon the topic of electronic money by disclosing that the charge collection can be an electronic money system. However, Aiyama does not disclose any detail of the electronic money system.

Therefore, Aiyama does not disclose the claimed step of receiving electronic money data of an electronic money issuer including an amount of issued electronic money that is necessary for payment for information processing of said processing data, wherein the issued electronic money has been determined to be exchangeable with actual currency by a payment institution.

Because the credit card number as disclosed in Aiyama cannot be considered as corresponding to the claimed electronic money data, determining whether a credit card number is valid, as disclosed in Aiyama, does not correspond to the claimed step of making a request to determine whether the received electronic money data is valid.

Neither Berson nor Mori remedies the above-noted deficiencies of Aiyama. Berson merely discloses a printer that is capable of engaging in electronic cash protocols, and could accept digital cash along with a document over the network to

pay for print services. However, Berson is devoid of any detail of the digital cash system and the digital cash.

Mori discloses an electronic transaction system for carrying out transaction settlements using electronic money stored on a customer card that is inserted into a card handling unit. Mori does not disclose that the electronic money data is received at the processing system, as described in claim 1. Therefore, the disclosure of the electronic money, which is used on a customer card, is not applicable for the claimed electronic money data, which is used without a customer card.

Therefore, Aiyama, Berson and Mori, whether considered individually or in combination, do not disclose receiving at a processing system, through a network, data including both processing data to be information-processed and electronic money data of an electronic money issuer including an amount of issued electronic money that is necessary for payment for information processing of said processing data and information on the electronic money issuer for determining whether the electronic money data is valid, wherein the issued electronic money has been determined to be exchangeable with actual currency by a payment institution; or making a request, by said processing system, to determine whether the received electronic money data is valid or not, as recited in claim 1.

Furthermore, according to claim 1, the processing data and the electronic money data are attached together, and when the processing system makes a request to determine whether the received electronic money data is valid or not, the processing system determines whether a received result of electronic money validation corresponds to the processing data.

As mentioned above, Berson merely discloses a printer that is capable of engaging in electronic cash protocols, and could accept digital cash along with a document over the network. Berson does not disclose making a request to determine whether the digital cash data is valid or not, or determining whether a received result of digital cash validation corresponds to the document that is sent along with the digital cash.

Neither Aiyama nor Mori has any disclosure on attaching processing data and electronic money data. Therefore, neither Aiyama nor Mori remedies the above-noted deficiencies of Berson.

In view of the foregoing, claim 1 is patentable. The remaining claims contain distinguishing features that are similar to those of claim 1, and are, therefore, patentable for reasons similar to those for claim 1.

CONCLUSION

From the foregoing, further and favorable action in the form of a Notice of Allowance is respectfully requested and such action is earnestly solicited.

In the event that there are any questions concerning this amendment, or the application in general, the Examiner is respectfully requested to telephone the undersigned so that prosecution of present application may be expedited.

Respectfully submitted,

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